

Information to identify the case:

Debtor 1:	Pantaleo LaForgia	Social Security number or ITIN:	xxx-xx-3936
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Anna Maria LaForgia	Social Security number or ITIN:	xxx-xx-2725
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	11 6/23/17
Case number:	17-22853-KCF	Date case converted to chapter:	7 10/4/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Pantaleo LaForgia	Anna Maria LaForgia
2. All other names used in the last 8 years		
3. Address	342 Aldo Dr Toms River, NJ 08753-2434	342 Aldo Dr Toms River, NJ 08753-2434
4. Debtor's attorney Name and address	Timothy P. Neumann Broege, Neumann, Fischer & Shaver 25 Abe Voorhees Drive Manasquan, NJ 08736	Contact phone 732-223-8484
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/9/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	November 4, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/3/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court
District of New JerseyIn re:
Pantaleo LaForgia
Anna Maria LaForgia
DebtorsCase No. 17-22853-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 30

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db Pantaleo LaForgia, 342 Aldo Dr, Toms River, NJ 08753-2434
jdb Anna Maria LaForgia, 342 Aldo Dr, Toms River, NJ 08753-2434
516898017 Aviva Life Insurance Co., 2400 Veterans Memorial Blvd Ste 300, Kenner, LA 70062-8725
516898018 Bank of America, PO Box 31783, Tampa, FL 33631-3783
518426729 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517148470 +Deutsche Bank National trust Company, Ocwen Loan Servicing, LLC,
Attn: Cashiering Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
516898020 Fidelity Life Insurance, 8700 W Bryn Mawr Ave, Chicago, IL 60631-3512
516898021 Forester's Life Insurance Company, 789 Don Mills Rd, North York, ON M3C-1T9
516954533 Marriot Ownership Resorts, PO Box 382028, Pittsburgh, PA 15251-8028
516898024 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
517155951 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., PO Box 24605,
West Palm Beach, FL 33416-4605
516898025 Ocwen Mortgage, LLC, PO Box 660264, Dallas, TX 75266-0264
517126334 Paul Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761
516898026 Paul and Stephanie Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761
517125631 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
517145646 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Shellpoint Mortgage Servicing,
PO Box 10826, Greenville, SC 29603-0826
517164699 +TOMS RIVER MUA, 340 WEST WATER ST, TOMS RIVER, NJ 08753-6533
517144902 +The Bank of New York as trustee for registered, C/O Carrington Mortgage Services, LLC,
1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948
517048771 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
517048770 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517167811 +U.S. Bank National Association, c/o Nationstar Mortgage, Attn: Bankruptcy Dept,
PO Box 619096, Dallas, TX 75261-9096
516954534 United Home Life Insurance, 225 S. East Street, Indianapolis, IN 46202-4002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: timothy.neumann25@gmail.com Oct 10 2019 01:01:56 Timothy P. Neumann,

Broege, Neumann, Fischer & Shaver, 25 Abe Voorhees Drive, Manasquan, NJ 08736
tr +EDI: BBDATKINSON Oct 10 2019 04:38:00 Bunce Atkinson, Atkinson & DeBartolo,
2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516898019 EDI: BANKAMER.COM Oct 10 2019 04:38:00 Bank of America Home Loans, Customer Service,
PO Box 31785, Tampa, FL 33631-3785
516898022 EDI: IRS.COM Oct 10 2019 04:38:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516898023 EDI: TFSR.COM Oct 10 2019 04:38:00 Lexus Financial Services, PO Box 9490,
Cedar Rapids, IA 52409-9490
518286287 EDI: BL-BECKET.COM Oct 10 2019 04:38:00 Toyota Lease Trust, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516898027* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 30

Date Rcvd: Oct 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor OCWEN LOAN SERVICING LLC ajennings@rasflaw.com
Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Charles G. Wohlrab on behalf of Creditor The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 cwohrlab@LOGS.com, njbankruptcyntifications@logs.com
Charles G. Wohlrab on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE cwohrlab@LOGS.com, njbankruptcyntifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.o.hagan@usdoj.gov
Gilbert R Yabes on behalf of Creditor Aldridge Pite, LLP bkecfinbox@aldridgepite.com, GRY@ecf.courtdrive.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper, as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMER cmecf@sternlav.com
Jeffrey Rappaport on behalf of Creditor The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 jrappaport@logs.com, njbankruptcyntifications@logs.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor Deutsche Bank National Trust Company bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Laura M. Egerman on behalf of Creditor OCWEN LOAN SERVICING LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Timothy P. Neumann on behalf of Defendant Leo P LaForgia timothy.neumann25@gmail.com, btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Debtor Pantaleo LaForgia timothy.neumann25@gmail.com, btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Appraiser Tony Kamand Realty, LLC timothy.neumann25@gmail.com, btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com
Timothy P. Neumann on behalf of Joint Debtor Anna Maria LaForgia timothy.neumann25@gmail.com, btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
Ward Benson on behalf of Creditor United States of America (Internal Revenue Service) ward.w.benson@usdoj.gov, Eastern.Taxcivil@usdoj.gov

TOTAL: 26